

GLOUCESTER COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT OFFICE OF HOUSING & COMMUNITY DEVELOPMENT

- MOBILE HOME HEATER GRANT SUBSIDY PROGRAM



Sponsored By
The Gloucester County
Board of Commissioners

Frank DiMarco, Director Heather Simmons, Deputy Director

GLOUCESTER COUNTY PRELIMINARY GRANT APPLICATION¹

This Is Exclusively A Mobile Home Heater Application
Wheelchair Ramp Installations Are Not Eligible

General Construction Home Repairs Are Not Eligible

Triad Associates has been authorized by Gloucester County to assist in the administration of the Program and to communicate with applicants and contractors. If you have questions regarding this application or need assistance, please call Triad at 856-690-9590.

Only up-to-date information for the calendar year will be accepted. Please make copies and attach the following documentation. We reserve the right to verify all information provided to us. We must receive the following information in order to process your application.

Mobile homes will receive a subsidy limit for conditions considered an URGENT NEED where health and welfare are threatened. The County has established a subsidy limit at a maximum of \$6,000 for MOBILE HOMES in which there is an established URGENT NEED where there is no heat²* and/or no running water.

The County cannot proceed with a determination of eligibility for program services unless all paperwork requested by the department is received and evaluated.

Upon initial determination of eligibility, a Triad rehabilitation specialist will provide a scope of work in order to receive competitive proposals for heater replacement under the program guidelines as well as when the rehab on the home will be started and completed. The County reserves the right to issue payment to the contractor(s) upon written approval from the code official and/or inspector.

By completing, signing, dating, and returning the application to the County, you are acknowledging and accepting the policies, procedures, and regulations of this HUD program.

MAIL APPLICATION TO:
ECONOMIC DEVELOPMENT CENTER
OFFICE OF HOUSING & COMMUNITY DEVELOPMENT
1480 TANYARD RD., SUITE B
SEWELL NJ 08080

¹ The County of Gloucester complies with all state and federal rules and regulations against discrimination in admission to, access to, or operations of its programs, services, and activities. In addition, County encourages participation of people with disabilities in its programs and activities and offers special services to all residents 60 years of age and older. Inquiries regarding compliance may be directed to the County's ADA Coordinator at (856) 384-6842/ New Jersey Relay Service 711.

² Only during the winter season as defined by regulations governing when heat must be made available to tenants and when utility companies cannot issue shut off notices.

Homeowner Eligibility

To qualify for this program, you must meet the following eligibility requirements: must be the owner-occupant of a mobile home unit in Gloucester County. The Program requires owners of the properties to be income eligible. The gross HOUSEHOLD income must be at or below 80% of the median income guidelines established by HUD. Gross household income includes: income from employment of all working members of the family 18 years or older residing in the home, Social Security, SSI, Disability, Pension, Investments, Interest, Rental Properties, Retirement Funds, Welfare, Child Care or other benefits. You must have a title to the vehicle, current homeowners insurance and flood insurance if applicable; and your property taxes and municipal utilities must be current.

Name of Applicant:		Application Date	e:		
Mailing Address:	City:	Zip Cod	de:		
Phone Number:	Email addres	SS:		····	
Municipality taxes are paid to (if applicable	le):		Lot:	Block:	
B. PROPERTY DATA: Please fill out	all informa	tion to the be	st of yo	ur knowledg	e.
Name of Mobile Home or Trailer Park	Community	:			
	_				
Homeowner Insurance Policy *Please provide current Declaration Page		Policy Numb	er		-
C. HOUSEHOLD DATA					
* The following information is reported to the U.S. discrimination based on your race, color, national of for required data collection purposes and does not	origin, religion, s	sex, family status,			
Age/Race/Ethnicity:				. –	
☐ White ☐ Amer. Indian ☐ Black/☐ American Indian/Alaskan Native & V					
American Indian/Alaskan Native & Bla	ck/African A	merican			
Are you Hispanic □Yes □ No					
Household Type: Elderly (62 or over	-	JNo			
Handicapped/Disabled? ☐Yes ☐No ☐ Single ☐ Separated ☐ Married ☐ I					
Are you, or any member of the house Gloucester County? □Yes □No If y					

YOU MUST REPORT ALL PERSONS LIVING IN YOUR HOUSEHOLD

Number of Bedrooms: Total number of persons living in household*: * includes non-related individuals (excludes foster children, live-in aides)										
NAME		AG	- *		NAME		AG	<u> </u>		
1)		AG	<u>L</u>		4)		AG	<u> </u>		
2)					5)					
3) 6) *Adult children who are claiming student status must verify full-time enrollment. D. INCOME DATA: You must report all earned income received for all household members over the age of 18 years. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services. Employer Verification Form must be submitted for each employer indicated. If you work for more than one employer Please attach information requested above to this application. Head of Household: UNEMPLOYED										
Position # Years Employed										
Household Me		JNEMPI	LOYED □RE	TIRED	☐ AFF	IDAVIT OF NO INCO	OME		ŧ	
Employer Name			Gross Annual Income		\$					
Employer Addres	ress Weekly 🗆 Bi-Weekly 🗖 Monthly 🗖				/ 	\$				
Position	Position # Years Employed									
Other Source(s) of Income: Please see attached charts regarding applicability of sources of income for program eligibility. * Please provide all award letters or statements										
Household Member										
Source	Amount	N/A	Source	Amount	N/A	Source	Δm	nount	N/A	
Social Security	,	1.1//\	Unemployment	,		NJ SNAP/GA	7.11		14//	
Pension			Disability/SSI			TANF				
Child Support			Alimony							
Other			Explain Other:			ı	1		1	

Household Member								
Source	Amount	N/A	Source	Amount	N/A	Source	Amount	N/A
Social			Unemployment			NJ SNAP/GA		
Security								
Pension			Disability/SSI			TANF		
Child Support			Alimony					
Other			Explain Other:					

INVESTMENT ACCOUNTS: Please List all checking and savings accounts, including CD's, Money Market Funds, Mutual Funds, stocks, bonds, etc. Please submit *most recent 3 months* of bank statements (all pages) for each account. *Cash deposits on any account must complete Recurring Cash Form for each account.

Household Member					
Financial Institution	Account #	Indiv	Joint	Current Value	Annual Income

<u>CHECKLIST:</u> Only most recent information for the calendar year will be accepted. Please make copies and attach the following documentation. We reserve the right to verify all information provided to us. We must receive the following information in order to process your application.

· Copy of Title · Copy of Homeowners Insurance · Recent Tax Returns (1040, 1040A, EZ, W-2's) OR

Statement of No Tax Filing · Municipal Utility Bill · Bank or Financial Institution Statement showing interest, stocks, bonds, etc.(most recent 3 months)

All sources of income:

- Affidavit of No Income*
 Pay stubs (a minimum of 3 recent pay stubs are required)
- · Child Support · Welfare (Award Letters) · Social Security Award Letter
- Pensions (Award Letters)
 Disability (Award Letters)

HOW DID YOU HEAR ABOUT THE PROGRAM? ☐ Government Agency ☐ Internet ☐Friend/Relative ☐ *Real Property Taxation Reduction/Exemption	☐ Newspaper/Publications	
IMPORTANT PLEASE RE	AD BEFORE YOU SIGN:	

WARNING: The information provided on this form is subject to verification by HUD at any time, and Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony and assistance can be terminated for knowingly and willingly making a false or fraudulent statement to a department of the United States Government.

This is to certify that all statements made in my application are true to the best of my knowledge. I understand that failure to report all income of all household members can result in the denial to participate in the rehabilitation program.

Date:	Applicant Signature
Date:	Applicant Signature

^{*} Please complete the Affidavit of No Income for each adult household member for whom it may apply.

AFFIDAVIT

STATE OF NEW JERSEY COUNTY OF GLOUCESTER

	, of full age, duly swo	orn according to law h	nereby
(Print name)	,	3	,
states by way of AFFIDAVIT.			
I presently reside at			
	(Address)	(Towr	1)
and have r	esided there since		
(State) (Zip Code)		(Enter date)	
I am making this AFFIDAVI through the Gloucester County Owne Services.			funds for homeowner rehabilitation f Housing & Community Development
I swear and affirm that the bemade by me are willfully false, I am sconceal for the purpose of misleading prosecution and civil penalties.	subject to punishment. I a	am aware that if I sup	
I do not work.			
I do not receive alimony.			
I do not receive any child supp	oort.		
I do not receive any earned in	ncome from any source.		
I am not required to file any Fe	ederal or State Income Ta	ax Return.	
Dated:			
		Signature	_
I CERTIFY that on_ under oath, to my satisfaction, that the and delivered this document as his or			on came before me and acknowledged ais document; and (b) signed, sealed
	(N <mark>OTA</mark>	RY)	

EXCERPT: Technical Guide for Determining Income and Allowances for the HOME Program

Calculating Annual (Gross) Income

Exhibit 3.1 – 24 CFR Part 5 Annual Income Inclusions

- The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
- 2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
- Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 (above). Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
- 4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except for certain exclusions, listed in Exhibit 3.2, number 14).

- 5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay (except for certain exclusions, as listed in Exhibit 3.2, number 3).
- 6. Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income:
 - Qualify as assistance under the TANF program definition at 45 CFR 260.31; and
 - Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c).

If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

- the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
- the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is reduced from the standard of need by applying a percentage, the amount calculated under 24 CFR 5.609 shall be the amount resulting from one application of the percentage.
- Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
- 8. All regular pay, special pay, and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

Exhibit 3.2 - 24 CFR Part 5 Annual Income Exclusions

- 1. Income from employment of children (including foster children) under the age of 18 years.
- 2. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
- Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses (except as provided in Exhibit 3.1, number 5 of Income Inclusions).
- 4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
- 5. Income of a live-in aide (as defined in 24 CFR 5.403).
- Certain increases in income of a disabled member of qualified families residing in HOMEassisted housing or receiving HOME tenantbased rental assistance (24 CFR 5.671(a)).
- The full amount of student financial assistance paid directly to the student or to the educational institution.
- The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- (a) Amounts received under training programs funded by HUD.
 - (b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set side for use under a Plan to Attain SelfSufficiency (PASS).
 - (c) Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program.
 - (d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn

- maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.
- (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff.

 Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program.
- 10. Temporary, nonrecurring, or sporadic income (including gifts).
- Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era.
- 12. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
- 13. Adoption assistance payments in excess of \$480 per adopted child.
- 14. Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
- 15. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
- 16. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home.
- 17. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion.